

ABSTRACT

Methods and systems for performing electronic transactions are provided. Product selection data identifying a product for purchase is received in an electronic portal from an interface-enabled communications device, such as a browser-enabled wireless telephone, via a communications gateway. The portal interfaces with an electronic wallet associated with the operator of the communications device to provide shipping detail data and payment option data to the merchant offering the product for purchase. The portal provides settlement data to a payment processor, such as the issuer of the operator's credit card. The processor settles with the merchant. Additionally, systems and methods for person-to-person payment employing the portal is provided. Moreover, such methods and systems are provided wherein the operator of the portal and an operator of an electronic communications gateway, such as a mobile telephone network, enter into a joint venture in providing the portal and related services.

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WINLIB01:855333.1

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